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PATENT
3651-1001

3628
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IN THE U.S. PATENT AND TRADEMARK OFFICE

In re application of

Jens Petter HOILI

Confirmation No. 8759

Serial No. 10/019,939

GROUP 3628

Filed May 1, 2002

Examiner Clement B. Graham

METHOD AND SYSTEM FOR PAYMENT
TRANSACTION

AMENDMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

April 7, 2004

Sir:

Responsive to the Official Action of October 10, 2003,
please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing
of claims which begins on page 2 of this paper.

Remarks begin on page 11 of this paper.

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APR 12 2004

GROUP 3600